

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

833011
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Attorneys for CALIBER HOME LOANS, INC.

In Re:

RAYMOND D. NEATE
SHEILA D. NEATE A/K/A SHEILA D. COLES



Order Filed on February 14, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: 17-19216 - JNP

Hearing Date: January 14, 2020

Judge: JERROLD N. POSLUSNY JR.

Recommended Local Form: ☒ Followed ☐ Modified

ORDER RESOLVING MOTION TO VACATE STAY AND/OR MOTION TO DISMISS WITH CONDITIONS

The relief set forth on the following pages, numbered two (2) and four (4) is hereby **ORDERED**.

DATED: February 14, 2020

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: CALIBER HOME LOANS, INC.
Applicant's Counsel: Phelan Hallinan Diamond & Jones, PC
Debtor's Counsel: STEVEN A. SILNUTZER, Esquire
Property Involved ("Collateral"): 213 WASHINGTON AVENUE, EGG HARBOR CITY, NJ 08215-1327

Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtor is overdue for **3** months, from **11/01/2019** to **01/01/2020**.

☒ The Debtor is overdue for **3** payments at **\$1,293.98** per month.

☐ The Debtor is assessed for _____ late charges at \$_____ per month.

☒ Applicant acknowledges suspense funds in the amount of **\$1,254.94**.

Total Arrearages Due **\$2,627.00**.

2. Debtor must cure all post-petition arrearages, as follows:

☒ Immediate payment shall be made in the amount of **\$1,293.98**. Payment shall be made no later than **01/17/2020**.

☒ Beginning on **02/01/2020**, regular monthly mortgage payments shall continue to be made.

☒ Beginning on **02/01/2020**, additional monthly cure payments shall be made in the amount of **\$222.17** for **6** months.

☐ The amount of \$_____ shall be capitalized in the debtor's Chapter 13 plan. Said amount shall be set up on Trustee's ledger as a separate Claim. Debtor(s) shall file a Modified Plan within 10 days from the entry of this Order to account for the additional arrears to be paid to the secured creditor via Chapter 13 Plan and to adjust monthly payments to the Chapter 13 Trustee accordingly.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Immediate payment:

Caliber Home Loans, Inc.
P.O. BOX 650856
Dallas TX, 75265-0856

☒ Regular Monthly payment:

Caliber Home Loans, Inc.
P.O. BOX 650856
Dallas TX, 75265-0856

☐ Monthly cure payment:

4. In the event of Default:

☒ Should the Debtors fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post-petition delinquency is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

☒ In the event the Debtors converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtors shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

☒ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

5. Award of Attorneys' Fees:

☐ The Applicant is awarded attorney's fees of \$_____, and costs of \$_____.

The fees and costs are payable:

☐ Through the Chapter 13 plan. These fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.

☐ to the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

☒ Movant reserves its right to file a Post-Petition Fee Notice for fees and costs incurred in connection with the Motion for Relief

6. This Agreed Order survives any loan modification agreed to and executed during the instant bankruptcy.

Certificate of Notice Page 5 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Raymond D. Neate
Sheila D. Neate
DebtorsCase No. 17-19216-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db/jdb +Raymond D. Neate, Sheila D. Neate, 213 Washington Ave., Egg Harbor City, NJ 08215-1327

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Ditech Financial LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
 Andrew L. Spivack on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
 Kevin M. Buttery on behalf of Creditor CALIBER HOME LOANS, INC. kevinbuttery@gmail.com
 Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
 Robert Davidow on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com
 Sherri Jennifer Smith on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
 Sindi Mncina on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC smncina@rascrane.com
 Sindi Mncina on behalf of Creditor CALIBER HOME LOANS, INC. smncina@rascrane.com
 Sindi Mncina on behalf of Creditor Ditech Financial LLC smncina@rascrane.com
 Steven A. Silnutzer on behalf of Debtor Raymond D. Neate stevenasil2000@yahoo.com, G28047@notify.cincompass.com/silnutzerlaw@gmail.com
 Steven A. Silnutzer on behalf of Joint Debtor Sheila D. Neate stevenasil2000@yahoo.com, G28047@notify.cincompass.com/silnutzerlaw@gmail.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15